13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 1 of 55

United States Bankruptcy Court District of Montana					Voluntary	<b>Petition</b>		
Name of Debtor (if individual, enter Last, First, TUTTY, THOMAS WILLIAM		of Joint De	ebtor (Spouse) RI LYNN	(Last, First	, Middle):			
All Other Names used by the Debtor in the last (include married, maiden, and trade names):  AKA TOM TUTTY	8 years		All Ot (include	her Names de married,	used by the Jo maiden, and	oint Debtor ; trade names	in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-8087	ayer I.D. (ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Гахрауег I.D. (ITIN) Ì	No./Complete EIN
Street Address of Debtor (No. and Street, City, a 211 RED FOX ROAD Lolo, MT	_	ZIP Code <b>59847</b>	211		Joint Debtor  OX ROAD	(No. and Str	reet, City, and State):	ZIP Code <b>59847</b>
County of Residence or of the Principal Place o Missoula		<u> </u>		y of Reside	ence or of the	Principal Pla	ace of Business:	_  39647
Mailing Address of Debtor (if different from str	eet address):		Mailir	g Address	of Joint Debto	or (if differen	nt from street address)	
Location of Principal Assets of Business Debtor (if different from street address above):	<u> </u>	ZIP Code	1_					ZIP Code
Type of Debtor  (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check  ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bre ☐ Clearing Bank ☐ Other  ☐ Tax-Exe	eal Estate as de 101 (51B)  bker  mpt Entity , if applicable) empt organizati the United State	ion es	defined "incurr	the P er 7 er 9 er 11 er 12	Cetition is Fi	busi	Recognition eeding Recognition
Filing Fee (Check one box  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A.  Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerat	individuals only). Must ion certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	Check on Del Check if: Del ial Check all St B. Check all	e box: btor is a si btor is not btor's aggi- less than a applicable blan is bein ceptances	nall business a small business a small business regate nonco \$2,490,925 (e) boxes: ng filed with of the plan w	Chapte debtor as definess debtor as dentingent liquida amount subject this petition.	ter 11 Debte ed in 11 U.S.6 efined in 11 U.s.ted debts (exc to adjustment	ors	ree years thereafter).
	perty is excluded and ion to unsecured cred	administrative	e expense			THIS	SPACE IS FOR COURT	USE ONLY
49 99 199 999  Estimated Assets  □ □ □ □  \$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	1,000- 5,000 10,000 S1,000,001 510,000,001 to \$10 million million	25,000 5 	5,001- 0,000 1 100,000,001 0 \$500 nillion	50,001- 100,000 \$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50			\$500,000,001 to \$1 billion				

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 2 of 55

B1 (Omciai Fori	n 1)(04/13)		Page 2				
ľ	Voluntary Petition  Name of Debtor(s): TUTTY, THOMAS WILLIAM						
(This page mus	st be completed and filed in every case)	TUTTY, KARI LYNN	1122 1 1 1 1				
	All Prior Bankruptcy Cases Filed Within Last		· · · · · · · · · · · · · · · · · · ·				
Location Where Filed:	- None -	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	in one, attach additional sheet)				
Name of Debto	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A	E	xhibit B				
forms 10K ar pursuant to S	leted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	d whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice				
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Jennifer A. Beardsley					
		Signature of Attorney for Debtor(s  Jennifer A. Beardsley 86					
	Exh	ibit C					
Does the debtor	r own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifiable	e harm to public health or safety?				
☐ Yes, and I	Exhibit C is attached and made a part of this petition.						
No.							
	Feb	ibit D					
(To be comple	eted by every individual debtor. If a joint petition is filed, ea		a separate Exhibit D.)				
_	D completed and signed by the debtor is attached and made	•	,				
If this is a join		•					
Exhibit I	D also completed and signed by the joint debtor is attached a	and made a part of this petition.					
	Information Regardin	g the Debtor - Venue					
	(Check any ap						
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asse a longer part of such 180 days than	ets in this District for 180 in any other District.				
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	g in this District.				
	Certification by a Debtor Who Reside (Check all app		rty				
	· · · · · · · · · · · · · · · · · · ·						
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment is						
	Debtor has included with this petition the deposit with the after the filing of the petition.	• • •					

B1 (Official Form 1)(04/13) Page 3

#### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ THOMAS WILLIAM TUTTY

Signature of Debtor THOMAS WILLIAM TUTTY

#### X /s/ KARI LYNN TUTTY

Signature of Joint Debtor KARI LYNN TUTTY

Telephone Number (If not represented by attorney)

#### **April 13, 2013**

Date

#### Signature of Attorney\*

#### X /s/ Jennifer A. Beardsley

Signature of Attorney for Debtor(s)

#### Jennifer A. Beardsley 8680

Printed Name of Attorney for Debtor(s)

#### **BEARDSLEY LAW OFFICE**

Firm Name

P.O. BOX 975 Bonner, MT 59823

Address

## Email: jennifer@beardsleylawoffice.com 406-258-6011 Fax: 406-258-0705

400-256-6011 Fax: 400

### Telephone Number

April 13, 2013

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

TUTTY, THOMAS WILLIAM TUTTY, KARI LYNN

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

₹	7
- 2	۸
4	-

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Montana

		District of filolitatia		
In re	THOMAS WILLIAM TUTTY		Case No.	
111 10	KARI LYNN TUTTY		Case 110.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
statement.] [Must be accompanied by a motion for de ☐ Incapacity. (Defined in 11 U.S.C. § mental deficiency so as to be incapable of real financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § unable, after reasonable effort, to participate in	nseling briefing because of: [Check the applicable etermination by the court.] 109(h)(4) as impaired by reason of mental illness or lizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being n a credit counseling briefing in person, by telephone, or
through the Internet.);  Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in t	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the i	information provided above is true and correct.
Signature of Debtor:	/s/ THOMAS WILLIAM TUTTY THOMAS WILLIAM TUTTY
Date: April 13, 2013	

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of Montana

		District of Montana		
	THOMAS WILLIAM TUTTY			
In re	KARI LYNN TUTTY		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit cou	nseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	letermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of rea	alizing and making rational decisions with respect to
financial responsibilities.);	
1 //	109(h)(4) as physically impaired to the extent of being
• •	in a credit counseling briefing in person, by telephone, or
through the Internet.);	8 . 8 . 7 . 7 . 7
☐ Active military duty in a military c	ombat zone.
☐ 5. The United States trustee or bankruptcy	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in	this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ KARI LYNN TUTTY
Č	KARI LYNN TUTTY
Date: April 13, 2013	

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court**District of Montana

In re	THOMAS WILLIAM TUTTY,		Case No.		
	KARI LYNN TUTTY				
		Debtors	Chapter	7	

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	11	19,248.52		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		12,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		82,648.20	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		376,264.14	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,696.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,694.00
Total Number of Sheets of ALL Schedu	ıles	28			
	To	otal Assets	19,248.52		
			Total Liabilities	470,912.34	

Form 6 - Statistical Summary (12/07)

### United States Bankruptcy Court District of Montana

In re	THOMAS WILLIAM TUTTY,		Case No	
	KARI LYNN TUTTY			
_		Debtors	Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	82,648.20
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	15,453.43
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	98,101.63

#### State the following:

Average Income (from Schedule I, Line 16)	4,696.51
Average Expenses (from Schedule J, Line 18)	4,694.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,537.35

#### State the following:

_ state the roll wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,010.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		58,241.13
4. Total from Schedule F		376,264.14
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		437,515.27

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 10 of 55

B6A (Official Form 6A) (12/07)

In re	THOMAS WILLIAM TUTTY,	Case No
	KARI LYNN TUTTY	

#### Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

		Community	Claim or Exemption  0.00	0.00
Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re	THOMAS WILLIAM TUTTY,
	KARI LYNN TUTTY

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	BALANCE IN CHECKING ACCOUNT AT BITTERROOT VALLEY BANK	J	23.52
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	HOUSEHOLD GOODS AND FURNISHINGS AS DESCRIBED ON ATTACHED LIST	J	1,920.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	BOOKS AND OTHER COLLECTIBLES AS DESCRIBED ON ATTACHED LIST	J	375.00
6.	Wearing apparel.	WEARING APPAREL AS DESCRIBED ON ATTACHED LIST	J	450.00
7.	Furs and jewelry.	JEWELRY AS DESCRIBED ON ATTACHED LIST	J	0.00
8.	Firearms and sports, photographic, and other hobby equipment.	GUNS AND OTHER HOBBY EQUIPMENT AS DESCRIBED ON ATTACHED LIST	J	440.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	3,208.52
(Total of this page)	

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

In re	THOMAS WILLIAM TUTTY,
	KARLI YNN TUTTY

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(°	Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	THOMAS WILLIAM TUTTY,
	KARI LYNN TUTTY

Case No.
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#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilation containing personally identifiable information (as defined in 11 U.S. § 101(41A)) provided to the debt by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	S.C. or om			
25. Automobiles, trucks, trailers, and	1997	JEEP GRAND CHEROKEE	J	2,785.00
other vehicles and accessories.	1999	SUBURBAN 1500	J	6,205.00
	2009	HONDA 250 QUAD	J	5,700.00
	2009	HONDA CR 85 MOTORCYCLE	J	500.00
	2004	ZIEMAN TRAILER	J	200.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, ar supplies.	nd <b>X</b>			
29. Machinery, fixtures, equipment, a supplies used in business.	and <b>X</b>			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Gi particulars.	ve X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and fee	ed. X			

Sub-Total > 15,390.00 (Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In r	e THOMAS WILLIAM TUTTY KARI LYNN TUTTY	Υ,	C .	ase No	
		SCHEDUI	Debtors  LE B - PERSONAL PROPER (Continuation Sheet)	$\Gamma \mathbf{Y}$	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	Other personal property of any kind not already listed. Itemize.	TOOLS A	S DESCRIBED ON ATTACHED LIST	J	650.00

| Sub-Total > 650.00 (Total of this page) | Total > 19,248.52 JENNIFER A. BEARDSLEY
BEARDSLEY LAW OFFICE
P.O. BOX 975
BONNER, MT 59823
406-258-6011
406-258-0705 (EFAX)
JENNIFER@BEARDSLEYLAWOFFICE.COM
ATTORNEY FOR DEBTOR(S)
BAR NO. 8680

## UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MONTANA

IN RE	Tutty	)	CASE NO.	
		ĺ		
	DEBTOR(S).	)		

#### SUPPLEMENTAL PERSONAL PROPERTY LIST

QTY	FAIR MARKET VALUE	DESCRIPTION	QTY	FAIR MARKET VALUE	DESCRIPTION
1	50	соисн	5	250	DRESSERS
2	50	LOVE SEAT	4	200	TELEVISIONS
7	70	LAMPS	0	0	STEREOS
2	100	TABLES	2	50	VCR/DVD PLAYERS
12	50	CHAIRS	1	250	COMPUTER EQUIPMENT
4	250	BEDS	1	50	BARBEQUES
1	25	DESKS	0	0	LAWNMOWERS

	3	50	END TABLES	0	0	ENTERTAINMENT
	1	100	OTHER (DESCRIBE) CHINA (	CABINET		
	1	50	OTHER (DESCRIBE) COAT RA	ACK		
			OTHER (DESCRIBE			
2.			OTHER (DESCRIBE)			
3.	APPLIANC	CES				
	QTY	FAIR MARKET VALUE	DESCRIPTION	QTY	VALUE	DESCRIPTION
	1	100	REFRIGERATOR	0	0	FREEZER
	2	200	WASHER/DRYER	0	0	DISHWASHER
	1	25	MICROWAVE	0	0	SATELLITE DISH
ul-t	0	0	TRASH COMPACTER	0	0	RANGE/OVEN
			7.11			
	18		OTHER (DESCRIBE)			
			OTHER (DESCRIBE)			
			OTHER (DESCRIBE			
			MISC. (DESCRIBE)			1 75.
4.	BOOKS, F	PICTURES, EI	ECTRONIC EQUIPMENT, COLL	ECTIONS/ART	OBJECTS:	
	QTY	FAIR MARKET VALUE	DESCRIPTION	QTY	VALUE	DESCRIPTION
	150	50	BOOKS	0	0	SCULPTURES
	15	100	PICTURES	50	100	KNICKKNACKS

	0	0	COIN/STAMP COLLECTIONS	0	0	FISH TANK(S)
í	0	0	ANTIQUES	0	0	PAINTINGS OR OTHER ART WORK
	100	125	CD/VCR/DVD OR RECORD COLLECTIONS			
			OTHER (DESCRIBE)			
			OTHER (DESCRIBE)			
	1	1 1				
j. 1	WEARING	FAIR MARKET VALUE	PORTS EQUIPMENT:  DESCRIPTION	QTY	VALUE	DESCRIPTION
i	1	FAIR MARKET	T	QTY	VALUE	JEWELRY (MEN'S) (ITEMIZE EACH ITEM) 1-WEDDING BAND
5.	QTY	FAIR MARKET VALUE	DESCRIPTION			JEWELRY (MEN'S) (ITEMIZE EACH ITEM)
5.	QTY 50	FAIR MARKET VALUE	DESCRIPTION  MEN'S CLOTHES	1	100	JEWELRY (MEN'S) (ITEMIZE EACH ITEM) 1-WEDDING BAND  JEWELRY (WOMEN'S) (ITEMIZE EACH ITEM) 1-WEDDING BAND

	1	50	GUN (DESCRIBE, MAKE, MODEL & CALIBER)
			1-PINKERTON 22 PISTOL
	2	100	BIKE(DESCRIBE)
			2- 10 SPEEDS
	0	0	SKIS (DESCRIBE)
	0	0	BOATS (DESCRIBE, MAKE, MODEL & YEAR)
	0	0	BOAT MOTORS (DESCRIBE, MAKE, MODEL & YEAR)
	0	0	BOAT TRAILER (DESCRIBE, MAKE, MODEL & YEAR)
	0	0	SNOWMOBILE (DESCRIBE, MAKE, MODEL & YEAR)
	0	0	ATV (DESCRIBE, MAKE, MODEL & YEAR)
	1	75	ARCHERY EQUIPMENT (DESCRIBE)
			1-PSE COMPOUND BOW
1	0	0	BOWLING EQUIPMENT (DESCRIBE)
	0	0	GOLF EQUIPMENT (DESCRIBE)
	1	20	HIKING/BACKPACK (DESCRIBE)
			1-BACK PACK
	4	50	FISHING EQUIPMENT (DESCRIBE)
			4-FISHING POLES & REELS
	1	20	CAMERAS/VIDEO EQUIPMENT
			1-KODAK CAMERA
2	0	0	TYPEWRITERS
	1	25	BINOCULARS
			OTHER (DESCRIBE)

	QTY	FAIR MARKET VALUE	DESCRIPTION			
	I	2785	AUTOMOBILE (MAKE, MO 1997, \$7700	DEL, YEAR) AMO	OUNT OWING	_JEEP, GRAND CHEROKEE
	1	6205	AUTOMOBILE (MAKE, MO 1500, 1999, \$8900	DEL, YEAR) AMO	DUNT OWING	CHEVROLET, SUBURBAN
			AUTOMOBILE (MAKE, MC	DEL, YEAR) AM	OUNT OWING	3:
	1	200	TRAILER (MAKE, MODEL,	YEAR) AMOUNT	OWING: 2004	4 ZIEMAN TRAILER, \$0
	0	0	TRAILER (MAKE, MODEL,	YEAR) AMOUN	OWING:	
	1	450	MOTORCYCLE (MAKE, MC 2006 Yomaha, Ti		OUNT OWING	G: 2005, YAMAHA TTR 125,
	0	0	FARM EQUIPMENT (MAKE	, MODEL, YEAR	)	The same
	0	0	FARM EQUIPMENT (MAKE	, MODEL, YEAR	)	
	0	0	ADDITIONAL EQUIPMENT	- 24		
E	0	0	ADDITIONAL EQUIPMENT			
7.	ANIMALS					
Y-	QTY	FAIR MARKET VALUE	DESCRIPTION	QTY	VALUE	DESCRIPTION
	0	0	CATS			HORSES
	2	0	DOGS	- 1		BIRDS

	0	0	LIVESTOCK (DESCRIBE)
i de	0	0	OTHER (DESCRIBE)
	0	0	OTHER (DESCRIBE)
8.	TOOLS, N	ACHINERY 8	MPLEMENTS
ă	QTY	FAIR MARKET VALUE	DESCRIPTION
	3	200	HAND TOOLS (AUTOMOTIVE, WOODWORKING, ETC.)
			1-SOCKET SET
			1-WOOD WOORKING SET (HAMMER, SAW, PLIERS, ETC)
			1-AX (INCLUDING TRADE TOOLS - ITEMIZE EACH AND NOTE IF USED FOR WORK)
-	5	450	POWER TOOLS (CHAINSAW, COMPRESSORS, WELDING, ETC.)
			1-CHAINSAAW
			1-POWER DRILL
			1-SKILL SAW
			1-ANGLE GRINDER
			1-TABLE SAW  (INCLUDING MACHINERY & EQUIPMENT USED IN A TRADE OR BUSINESS - ITEMIZE
	-		EACH AND NOTE IF USED FOR WORK)
	0	0	LAWN/GARDEN TOOLS (DESCRIBE) TOOOLS (INCLUDING TRADE TOOLS - ITEMIZE EACH AND NOTE IF USED FOR WORK)

9.	PATEN' ANY, CA DESCR	TS, ACCOUN ASH SURREN IPTION NOT	Y OF OTHER DESCRIPTION (INCLUDE SUCH ITEMS AS BUSINESS INVENTORY, TS RECEIVABLES, INHERITANCES, STOCKS AND BONDS, INSURANCE POLICIES (IF NDER VALUE) AND ANY OTHER PERSONAL PROPERTY OF ANY OTHER KIND OR OTHERWISE LISTED IN THE BANKRUPTCY SCHEDULES, STATEMENT OF FINANCIAL NVENTORY LIST
	QTY	FAIR MARKET VALUE	
	0	0	OTHER (DESCRIBE)
	0	0	OTHER (DESCRIBE)

DATED: 3/31/13 /S/ TOM TUTTY
DEBTOR'S SIGNATURE

DATED: 3/31/13 /S/ KARI TUTTY
JOINT DEBTOR'S SIGNATURE

B6C (Official Form 6C) (4/13)

In re	THOMAS WILLIAM TUTTY,
	KARI LYNN TUTTY

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled und (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amou	claims a homestead exer unt subject to adjustment on 4/1/ respect to cases commenced on a	16, and every three years thereaft
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cel BALANCE IN CHECKING ACCOUNT AT BITTERROOT VALLEY BANK	rtificates of <u>Deposit</u> Mont. Code Ann. § 25-13-614	75%	23.52
Household Goods and Furnishings HOUSEHOLD GOODS AND FURNISHINGS AS DESCRIBED ON ATTACHED LIST	Mont. Code Ann. § 25-13-609(1)	1,920.00	1,920.00
Books, Pictures and Other Art Objects; Collectibles BOOKS AND OTHER COLLECTIBLES AS DESCRIBED ON ATTACHED LIST	Mont. Code Ann. § 25-13-609(1)	375.00	375.00

DESCRIBED ON ATTACHED LIST			
Books, Pictures and Other Art Objects; Collectibles BOOKS AND OTHER COLLECTIBLES AS DESCRIBED ON ATTACHED LIST	Mont. Code Ann. § 25-13-609(1)	375.00	375.00
Wearing Apparel WEARING APPAREL AS DESCRIBED ON ATTACHED LIST	Mont. Code Ann. § 25-13-609(1)	450.00	450.00
Furs and Jewelry JEWELRY AS DESCRIBED ON ATTACHED LIST	Mont. Code Ann. § 25-13-609(1)	0.00	0.00
Firearms and Sports, Photographic and Other Hobb GUNS AND OTHER HOBBY EQUIPMENT AS DESCRIBED ON ATTACHED LIST	y Equipment Mont. Code Ann. § 25-13-609(1)	440.00	440.00
Automobiles, Trucks, Trailers, and Other Vehicles 1997 JEEP GRAND CHEROKEE	Mont. Code Ann. § 25-13-609(2)	0.00	2,785.00
Other Personal Property of Any Kind Not Already L TOOLS AS DESCRIBED ON ATTACHED LIST	isted Mont. Code Ann. § 25-13-609(1)	650.00	650.00

Total: 3,852.64 6,643.52

B6D (Official Form 6D) (12/07)

In re	THOMAS WILLIAM TUTTY,
	KARI LYNN TUTTY

**Debtors** 

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGEZ	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. UNKNOWN			UNKNOWN	] ⊤ [	DATED			
AUTOVANTAGE TRILEGIANT CORPORATION 6 HIGH RIDGE PARK Stamford, CT 06905		J	Purchase Money Security  1997 JEEP GRAND CHEROKEE		D			
			Value \$ 2,785.00	Ш		Ш	5,500.00	2,715.00
Account No. UNKNOWN			UNKNOWN					
AUTOVANTAGE TRILEGIANT CORPORATION 6 HIGH RIDGE PARK Stamford, CT 06905		J	Purchase Money Security 1999 SUBURBAN 1500					
			Value \$ 6,205.00	1			6,500.00	295.00
Account No. HONDA		J	2009 HONDA 250 QUAD					
			Value \$ 5,700.00	$\  \cdot \ $			0.00	0.00
Account No.			value 5 5,700.00				0.00	0.00
			Value \$			Ц		
continuation sheets attached			S (Total of t	Subt his p			12,000.00	3,010.00
			(Report on Summary of Sc		ota ule		12,000.00	3,010.00

B6E (Official Form 6E) (4/13)

In re	THOMAS WILLIAM TUTTY,
	KARI LYNN TUTTY

Case No.		

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ■ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re	THOMAS WILLIAM TUTTY,
	KARI I YNN TUTTY

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY

CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT N L L Q U L D A T E D S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J (See instructions.) С 12/31/2010 Account No. 8087 PERSONAL TAXES INTERNAL REVENUE SERVICE Unknown P. O. BOX 7346 Philadelphia, PA 19101-7346 J X 24,407.07 Unknown Account No. 3257 12/31/2005 PERSONAL INCOME TAXES INTERNAL REVENUE SERVICE 31,047.78 P. O. BOX 7346 Philadelphia, PA 19101-7346 W 31,047.78 0.00 Account No. 8087 12/31/2004 PERSONAL INCOME TAX INTERNAL REVENUE SERVICE 6,205.66 P. O. BOX 7346 Philadelphia, PA 19101-7346 6,205.66 0.00 Account No. 8087 12/31/2008 2008 PERSONAL TAXES INTERNAL REVENUE SERVICE 5,964.68 P. O. BOX 7346 Philadelphia, PA 19101-7346 J 5,964.68 0.00 2005 Account No. xxxxxx5550 PERSONAL TAXES STATE OF CALIFORNIA 13,438.91 FRANCHISE TAX BOARD PO BOX 942867 Н Sacramento, CA 94267 0.00 13,438.91 Subtotal 56,657.03 Sheet 1 of 2 continuation sheets attached to (Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

81,064.10

0.00

B6E (Official Form 6E) (4/13) - Cont.

In re	THOMAS WILLIAM TUTTY,	Case No.
	KARI LYNN TUTTY	

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NLIQUIDATED S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. xxxxxxx5550 2004 PERSONAL TAXES STATE OF CALIFORNIA 140.45 FRANCHISE TAX BOARD PO BOX 942867 Н Sacramento, CA 94267 140.45 0.00 Account No. xxxxxx5550 12/31/2009 PERSONAL INCOME TAX STATE OF CALIFORNIA 935.65 FRANCHISE TAX BOARD PO BOX 942867 Н Sacramento, CA 94267 935.65 0.00 UNKNOWN Account No. xx-xxx-4446 **FINES** STATE OF CALIFORNIA 508.00 **FRANCHISE TAX BOARD** P.O. 1328 Rancho Cordova, CA 95741 508.00 0.00 Account No. Account No. Subtotal 1,584.10 Sheet **2** of **2** continuation sheets attached to (Total of this page) 0.00 Schedule of Creditors Holding Unsecured Priority Claims 1,584.10 Total 58,241.13

(Report on Summary of Schedules)

0.00

82,648.20

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 27 of 55

B6F (Official Form 6F) (12/07)

In re	THOMAS WILLIAM TUTTY,		Case No.	
	KARI LYNN TUTTY			
		Debtors		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	Ç	Ų	P	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	_ Q D _	U T F		AMOUNT OF CLAIM
Account No. xxxxxx1351			2011	T T	D A T		Γ	
ARROWHEAD CREDIT UNION P.O. BOX 735 San Bernardino, CA 92402		J	REPOSSESSION DEFICIENCY		E D			7,392.18
Account No. 1720	H	Г	UNKNOWN	$\top$	┢	T	†	
CAPITAL ONE PO BOX 30281 Salt Lake City, UT 84130		J	REVOLVING CREDIT					2,391.17
Account No. xxxxxxxxxxxxxx9680			2011	$\top$	П	T	†	
CHASE AUTO FINANCE P.O. BOX 78067 Phoenix, AZ 85062-8067		J	REPOSSESSION DEFICIENCY					12,170.26
Account No. 3291	H		UNKNOWN	+	Н	t	†	
CHASE BANK P.O. BOX 15298 Wilmington, DE 19850		J	REVOLVING CREDIT					4,075.61
	_		1	Subt	L tota	ı ıl	†	
continuation sheets attached			(Total of				)	26,029.22

In re	THOMAS WILLIAM TUTTY,	Case No
	KARI LYNN TUTTY	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		11	should Wife I laint on Opposite	10	I	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	I S , O	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU <sub>I</sub>	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2729			UNKNOWN	Т	D A T E D		
CITI/CBSD P.O. BOX 6497 Sioux Falls, SD 57117-6497		J	REVOLVING CREDIT		D		3,615.80
Account No. xxx2239	Ħ		UNKNOWN		H		
COLLECTION PROFESSIONALS, INC. 3104 WEST BROADWAY Missoula, MT 59808		J	MEDICAL DEBT				
							1,131.75
Account No. xxxxx0031  COMMUNITY MEDICAL CENTER 2827 FORT MISSOULA ROAD Missoula, MT 59804		J	UNKNOWN MEDICAL DEBT				983.01
Account No. xxxxxxxxxxxx2861  DIRECT LOAN SVC SYSTEM PO BOX 5609 Greenville, TX 75403-5609		w	5/10/99 STUDENT LOAN				13,677.23
Account No. xxxxxxxxxxx2761  DIRECT LOAN SVC SYSTEM PO BOX 5609 Greenville, TX 75403-5609		w	8/9/99 STUDENT LOAN				1,776.20
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	21,183.99

In re	THOMAS WILLIAM TUTTY,	Case No.	
	KARI LYNN TUTTY		

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	10			T_	١	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu:	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGWZH	DZ1-QD-DAFED	ローのPUTED	AMOUNT OF CLAIM
Account No. UNKNOWN	1		2010	T	E		
FVS HOLDINGS DBA GREEN VALLEY MED 1850 WHITNEY MESA DR NO. 180 Henderson, NV 89014		J	BREACH OF CONTRACT				5,471.82
Account No. xxxxxxxxxxxx0770			UNKNOWN				
HOME DEPOT CREDIT SERVICES PO BOX 6497 Sioux Falls, SD 57117		J	REVOLVING CREDIT				1,714.49
Account No. 6729	+		UNKNOWN		$\vdash$		,
HSBC BANK PO BOX 5253 Carol Stream, IL 60197-5253		J	REVOLVING CREDIT				5,388.48
Account No. 8208	t		UNKNOWN				
HSBC BANK PO BOX 5253 Carol Stream, IL 60197-5253		J	REVOLVING CREDIT				1,111.01
Account No. xxxx-xxxx-6729	+		UNKNOWN	-	$\vdash$		
HSBC BANK PO BOX 5253 Carol Stream, IL 60197-5253		J	REVOLVING CREDIT				4,901.06
Sheet no. 2 of 4 sheets attached to Schedule of	_			Sub			18,586.86
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	10,000.00

In re	THOMAS WILLIAM TUTTY,	Case No.
	KARI LYNN TUTTY	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q	PUT	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8660			UNKNOWN REVOLVING CREDIT	T	E		
HSBC BANK PO BOX 5253 Carol Stream, IL 60197-5253		J	REVOLVING CREDIT				4,891.95
Account No. xxxxxx2219			2009				
INDYMAC MORTGAGE SERVICES PO BOX 78826 Phoenix, AZ 85062-8826		J	HOME EQUITY DEFICIENCY				64,714.82
Account No. xxxxxxx9781	┢		2011	+	+		
LARRY WALKER AUDITOR/CONTROLLER 172 WEST THIRD STREET San Bernardino, CA 92415	-	J	PROPERTY TAX				5,548.00
Account No. xxx962-1			4/11/2011				
LBS FINANCIAL CREDIT UNION COLLECTION DEPARTMENT P.O. BOX 4860 Long Beach, CA 90804		J	REPOSSESSION DEFICIENCY				17,145.17
Account No. UNKNOWN	Ī		2007		T		
MARCEL SASSOLA 502 BRINKERHOFF AVENUE Santa Barbara, CA 93101		Н	PROMISSORY NOTE				200,000.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of				Sub			292,299.94
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	re)	232,233.34

In re	THOMAS WILLIAM TUTTY,	Case No.
	KARI LYNN TUTTY	,

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Account No. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX									
SZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZZ	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	C O D E B T O R	J W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	N T I N	I QU I DA	I F	I S P U T E	AMOUNT OF CLAIM
MISSOULA EMERGENCY SERVICES, INC.  1200 BURLINGTON AVENUE Missoula, MT 59801  1,617.36  Account No. 0526  MRS ASSOCIATES 1330 CLNEY AVENUE Cherry Hill, NJ 08003  12,355.77  Account No. xxxxxxxxxxxx0001  ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  555.70  Account No. xxxxxxxxxxxx0001  T. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  Seattle, WA 98124-0848  Seattle, WA 98124-0848  DUBLING OF THE PROPERTIES  17/12/2012 MEDICAL DEBT  7/12/2012 MEDICAL DEBT  18,84.13	Account No. xxx9409				7	E			
REVOLVING CREDIT	INC. 1200 BURLINGTON AVENUE		J	MEDICAL DEBT					1,617.36
MRS ASSOCIATES 1930 OLNEY AVENUE Cherry Hill, NJ 08003  12,355.77  Account No. xxxxxxxxxxx-0001 ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  Total  Account No. xxxxxxxxxxxx0001  ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  J. J	Account No. 0526	T			$\dagger$	T	t	†	
Account No. xxxxxxxxxxx0001  ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  Account No. xxxxxxxxxxxx0001  ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  J  7/12/2012 MEDICAL DEBT  7/12/2012 MEDICAL DEBT  2,883.23  Account No. xxxxxxxxxxxx0001  VERIZON WIRELESS 5175 EMERALD PARKWAY Dublin, OH 43017  Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total	1930 OLNEY AVENUE		J	REVOLVING CREDIT					
ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  Seattle, WA 98124-0848  Total  MEDICAL DEBT  MEDICAL DEBT   MEDICAL DEBT  555.70  7/12/2012 MEDICAL DEBT  555.70   7/12/2012 MEDICAL DEBT  555.70  1/12/2012 MEDICAL DEBT  7/12/2012 MEDIC									12,355.77
Account No. XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	ST. PATRICK HOSPITAL P.O. BOX 24848		J						
ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  Account No. xxxxxxxxxxx0001  VERIZON WIRELESS 5175 EMERALD PARKWAY Dublin, OH 43017  Sheet no. 4_ of 4_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total  MEDICAL DEBT  J MEDICAL DEBT  1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1									555.70
ST. PATRICK HOSPITAL P.O. BOX 24848 Seattle, WA 98124-0848  Account No. xxxxxxxxxxxx0001  VERIZON WIRELESS 5175 EMERALD PARKWAY Dublin, OH 43017  Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total  Total  DESCRIPTION  J  UNKNOWN CELLULAR PHONE SERVICE  Total  Total  18,164.13	Account No. xxxxxxxxxxx-0001				$\dagger$		T	†	
Account No. xxxxxxxxxxx0001  VERIZON WIRELESS 5175 EMERALD PARKWAY Dublin, OH 43017  Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total  UNKNOWN CELLULAR PHONE SERVICE  752.07  Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total	P.O. BOX 24848		J	MEDICAL DEBT					0.000.00
VERIZON WIRELESS 5175 EMERALD PARKWAY Dublin, OH 43017  Sheet no. 4 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  (Total of this page) Total	A	4	-	HANKALOWAL	$\downarrow$	_	-	$\downarrow$	2,883.23
Creditors Holding Unsecured Nonpriority Claims  (Total of this page)  Total	VERIZON WIRELESS 5175 EMERALD PARKWAY		J						752.07
Total	Sheet no4 of _4 sheets attached to Schedule of	•	<u> </u>	1	Sub	tota	al	†	10 161 12
070.004.44	Creditors Holding Unsecured Nonpriority Claims (Total of this page)						18,164.13		
				(Report on Summary of S				$\Big $	376,264.14

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 32 of 55

B6G (Official Form 6G) (12/07)

In re	THOMAS WILLIAM TUTTY, KARI LYNN TUTTY		Case No.
_		Debtors	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. 13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 33 of 55

B6H (Official Form 6H) (12/07)

In re	THOMAS WILLIAM TUTTY
	KARI LYNN TUTTY

Case No.

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

R6I	Official	Form 6	T)	(12/07)
DUI 1	Omciai	roimo	11 / 1	14/0/

THOMAS WILLIAM TUTTY
In re KARI LYNN TUTTY

Case No.
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Debtor(s)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE				OUSE		
	RELATIONSHIP(S):		AGE(S):			
Married	SON		12			
I Wai Heu	SON		14			
	SON		18			
Employment:	DEBTOR			SPOUSE		
Occupation	NURSE	LPN				
Name of Employer	NORTH WEST HOME CARE, INC.	TAMA	RACK M	ANAGEMENT		
How long employed	5 MONTHS		YEARS			
Address of Employer	913 SW HIGGINS AVE		3OX 7609			
radioss of Employer	NUMBER 294		oula, MT (			
	Missoula, MT 59803	Wilde	vaia, iii i	) 		
INCOME: (Estimate of average or	projected monthly income at time case filed)			DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)		\$	2,906.00	Ф	3,058.00
	i commissions (Prorate ii not paid monuny)				ф —	
2. Estimate monthly overtime			\$	0.00	<sub>2</sub> —	0.00
3. SUBTOTAL			\$	2,906.00	\$	3,058.00
5.2021011 <u>E</u>			Ψ		<u> </u>	0,000.00
4. LESS PAYROLL DEDUCTION	rs.					
a. Payroll taxes and social sec			\$	460.66	\$	360.58
b. Insurance	unity		\$ <del></del>	0.00	φ —	235.34
c. Union dues			\$ — \$		φ <u></u>	
	Detailed become Attackment		<b>э</b> —	0.00	ф —	0.00
d. Other (Specify)	Detailed Income Attachment		\$	0.00	\$_	210.91
5. SUBTOTAL OF PAYROLL DE	DUCTIONS		\$	460.66	\$	806.83
6. TOTAL NET MONTHLY TAKE	Е НОМЕ РАҮ		\$	2,445.34	\$	2,251.17
7. Regular income from operation of	of business or profession or farm (Attach detailed s	atement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			s —	0.00	\$	0.00
	ort payments payable to the debtor for the debtor's	ise or that of	· —		· -	
dependents listed above	or payments payable to the debtor for the debtor s	ise of that of	\$	0.00	\$	0.00
11. Social security or government a	esistance		· <del>-</del>		· -	
(C:£-).			\$	0.00	\$	0.00
(Specify).			\$ <del></del>	0.00	Ψ —	0.00
12. Pension or retirement income			· -		ֆ —	
			\$	0.00	<b>»</b> —	0.00
13. Other monthly income			Φ.	2.22	Φ.	
(Specify):			\$	0.00	\$_	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	ROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)		\$	2,445.34	\$	2,251.17
	VTHLY INCOME: (Combine column totals from li				4,696	- E4

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**B6I** (Official Form 6I) (12/07)

In re	THOMAS WILLIAM TUTTY KARI LYNN TUTTY		Case No.	
		Debtor(s)	· · · · · · · · · · · · · · · · · · ·	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

#### Other Payroll Deductions:

DENTAL	\$ 0.	.00 \$	84.20
HSA	\$ 0.	00 \$	54.17
VOLUNTARY INSURANCE	\$ 0.	.00 \$	72.54
Total Other Payroll Deductions	\$ 0.	.00 \$	210.91

**B6J** (Official Form 6J) (12/07)

In re	KARI LYNN TUTTY		Case No.	
		D-l-4(-)		

Debtor(s)

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	lete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,195.00
a. Are real estate taxes included? Yes No _X		•
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	160.00
b. Water and sewer	\$	25.00
c. Telephone	\$	180.00
d. Other CABLE/INTERNET	\$	130.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	700.00
5. Clothing	\$	70.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	310.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	'	
a. Homeowner's or renter's	\$	30.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	116.00
e. Other	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	Ψ	
a. Auto	\$	770.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
17. Other See Detailed Expense Attachment	\$	303.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,694.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,696.51
b. Average monthly expenses from Line 18 above	\$	4,694.00
c. Monthly net income (a. minus b.)	\$	2.51

 $B6J\ (Official\ Form\ 6J)\ (12/07)$ 

THOMAS WILLIAM TUTTY

In re	KARI LYNN TUTTY	Case No.	
in re	KARILYNN IUIIY	Case No.	
T	MADILIAN TOTAL	C N-	

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

# **Other Expenditures:**

PERSONAL HYGEINE/HAIRCUTS	\$ 100.00
SCHOOL EXPENSES FOR CHILDREN	\$ 103.00
REQUIRED WORK CLOTHING	\$ 100.00
Total Other Expenditures	\$ 303.00

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 38 of 55

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court District of Montana**

In re	THOMAS WILLIAM TUTTY KARI LYNN TUTTY		Case No.	
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury the sheets, and that they are true and correct to the sheets.		ad the foregoing summary and schedules, consisting of y knowledge, information, and belief.	30
Date	April 13, 2013	Signature	/s/ THOMAS WILLIAM TUTTY THOMAS WILLIAM TUTTY Debtor	
Date	April 13, 2013	Signature	/s/ KARI LYNN TUTTY KARI LYNN TUTTY Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court District of Montana

THOMAS WILLIAM TUTTY In re KARI LYNN TUTTY	Case No.	
Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$16,566.51 YTD FROM EMPLOYMENT \$0.00 2012 AGI FROM TAX RETURN \$0.00 2011 AGI FROM TAX RETURN

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
AUTOVANTAGE
TRILEGIANT CORPORATION
6 HIGH RIDGE PARK
Stamford, CT 06905

DATES OF PAYMENTS JAN-MAR 2013

AMOUNT PAID **\$2.310.00** 

AMOUNT STILL OWING \$12,100.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

11C027654

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
EQUABLE ASCENT FINANCIAL, LLC V. KARI
TUTTY
DV-12-977

NATURE OF PROCEEDING COLLECTION COURT OR AGENCY
AND LOCATION
MONTANA 4TH JUDICIAL DISTRICT
COURT

STATUS OR DISPOSITION JUDGMEMEN T AGAINST DEFENDANT

FVS HOLDINGS, INC., DBA GREEN VALLEY
MED, A NEVADA CORPROATION V. TOM TUTTY, CONTRACT
AN INDIVIDUAL, DOES 1 THROUGH 10, ROE
COMPANIES 11 THROUGH 20 INCLUSIVE

JUSTICE COURT, LAS VEGAS TOWNSHIP, CLARK COUNTY NEVADA 200 LEWIS AVENUE

JUDGMENT AGAINST DEFENDANT

LAS VEGAS, NV 89155

200 W. BROADWAY

Missoula, MT 59801

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

CCCSMT-RURAL DYNAMICS 1515 FAIRVIEW AVENUE SUITE 220 Missoula, MT 59801 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12/15/2012 AND 1/27/12 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$200.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

MAN FROM MISSOULA UNKNOWN CRAIG'S LIST DATE SEPT 2011 DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
2006 YAMAHA TTR \$500.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION FARMERS STATE BANK P.O. BOX 190

Victor, MT 59875-0190

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE CHECKING ACCOUNT

AMOUNT AND DATE OF SALE OR CLOSING 0.00 JANUARY 2013

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 601 COTTAGE GROVE ROAD LAKE ARROWHEAD, CA 92352 NAME USED TOM TUTTY KARI LYNN TUTTY DATES OF OCCUPANCY DECEMBER 2004-DECEMBER

1 2009

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### TOM AND KARI TUTTY

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

6

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**BEGINNING AND** 

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES
20-8466309 3328 GARFIELD AVENUE PHARMACY 2007-10

UNIVERISTY 20-8466309 3328 GARFIELD AVEN SPECIALTY Los Angeles, CA 90040

SPECIALTY Los Angeles, CA 90040 PHARMACY

GREEN VALLEY UNKNOWN 1850 WHITNEY MESA PHARMACY

MEDICAL DRIVE
Henderson, NV 89014

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS DATES SERVICES RENDERED

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

7

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

ininiculately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

TITLE

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

8

## 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 13, 2013

Signature /s/ THOMAS WILLIAM TUTTY
THOMAS WILLIAM TUTTY
Debtor

Date April 13, 2013

Signature /s/ KARI LYNN TUTTY
KARI LYNN TUTTY
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

# United States Bankruptcy Court District of Montana

In re	THOMAS WILLIAM TUTTY KARI LYNN TUTTY		Case No.	
		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

		_	
Property No. 1			
Creditor's Name: AUTOVANTAGE		Describe Property Securing Debt: 1997 JEEP GRAND CHEROKEE	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
Property No. 2			
Creditor's Name: AUTOVANTAGE		Describe Property Securing Debt: 1999 SUBURBAN 1500	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (ch ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).	
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: HONDA		Describe Property S 2009 HONDA 250 Q	
Property will be (check one):		<u> </u>	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (o ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
Promote in Calculation N			
Property is (check one):  ☐ Claimed as Exempt		■ Not claimed as ex	emnt
	o unexpired leases. (All thre	e columns of Part B mu	ast be completed for each unexpired lease.
Attach additional pages if necessary.)			
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury to personal property subject to an une Date April 13, 2013		/s/ THOMAS WILLIAM T Debtor	
Date <b>April 13, 2013</b>	Signature	/s/ KARI LYNN TUTT KARI LYNN TUTTY	Υ

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 49 of 55

# United States Bankruptcy Court District of Montana

In re	THOMAS WILLIAM TUTTY KARI LYNN TUTTY		Case No.		
	10111 2	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTOR	NEY FOR DE	CBTOR(S)	
C	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation	016(b), I certify that I am the atto	rney for the above-n or agreed to be paid	amed debtor and that to me, for services rendered or to	
	For legal services, I have agreed to accept		\$	0.00	
	Prior to the filing of this statement I have received.		\$	0.00	
	Balance Due		\$	0.00	
2. T	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. T	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. <b>I</b>	I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of my law firm.	
	I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				
5. In	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
b. c.	Analysis of the debtor's financial situation, and rend Preparation and filing of any petition, schedules, star Representation of the debtor at the meeting of credit [Other provisions as needed]	tement of affairs and plan which	may be required;		
6. B	y agreement with the debtor(s), the above-disclosed fe	e does not include the following	service:		
		CERTIFICATION			
I this ba	certify that the foregoing is a complete statement of an nkruptcy proceeding.	y agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in	
Dated:	April 13, 2013	/s/ Jennifer A. Bea			
		Jennifer A. Beard BEARDSLEY LAW P.O. BOX 975 Bonner, MT 59823 406-258-6011 Fa jennifer@beardsle	V OFFICE 3 x: 406-258-0705		

# UNITED STATES BANKRUPTCY COURT DISTRICT OF MONTANA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

13-60487-RBK Doc#: 1 Filed: 04/13/13 Entered: 04/13/13 13:18:36 Page 52 of 55

B 201B (Form 201B) (12/09)

# United States Bankruptcy Court District of Montana

Debtor(s)  Chapter  CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor  I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankrup Code.  THOMAS WILLIAM TUTTY	THOMAS WILLIAM TUTTY		
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor  I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankrup Code.  THOMAS WILLIAM TUTTY	In re KARI LYNN TUTTY	Case No.	
UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor  I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankrup Code.  THOMAS WILLIAM TUTTY		btor(s) Chapter <b>7</b>	
I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankrup Code.  THOMAS WILLIAM TUTTY		` ,	
			sankruptcy
KARI LYNN TUTTY X /s/ THOMAS WILLIAM TUTTY April 13, 2013	THOMAS WILLIAM TUTTY KARI LYNN TUTTY	X /s/ THOMAS WILLIAM TUTTY April 13, 2	2013
Printed Name(s) of Debtor(s)  Signature of Debtor  Date	Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known) X /s/ KARI LYNN TUTTY April 13, 2013	Case No. (if known)	X /s/ KARI LYNN TUTTY April 13, 2	2013
Signature of Joint Debtor (if any)  Date		Signature of Joint Debtor (if any) Date	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court District of Montana

In re	THOMAS WILLIAM TUTTY KARI LYNN TUTTY	Case No.
		Debtor(s) Chapter <b>7</b>
	VER	FICATION OF CREDITOR MATRIX
Γhe ab	ove-named Debtors hereby verify t	nat the attached list of creditors is true and correct to the best of their knowledge.
Date:	April 13, 2013	/s/ THOMAS WILLIAM TUTTY
		THOMAS WILLIAM TUTTY
		Signature of Debtor
Date:	April 13, 2013	/s/ KARI LYNN TUTTY
		KARI LYNN TUTTY

Signature of Debtor

THOMAS WILLIAM TUTTY KARI LYNN TUTTY 211 RED FOX ROAD Lolo, MT 59847 CHASE AUTO FINANCE P.O. BOX 78067 Phoenix, AZ 85062-8067 INDYMAC MORTGAGE SERVICES PO BOX 78826 Phoenix, AZ 85062-8826

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